Amendments to the Claims:

Listing of Claims:

Claim 1 (Currently Amended) A method ~~for generating a securities trading proposal,~~ comprising ~~the steps of~~:

    ~~inputting~~ <u>receiving</u> at least one selection <u>criterion</u> ~~criteria; and~~

    generating a trading proposal, based on the <u>at least one</u> selection <u>criterion</u> ~~criteria~~, for tax lots of a single security across a plurality of <u>investor</u> accounts<u>; and</u>

    <u>generating a failure report if any tax lots do not satisfy the at least one selection criterion, wherein the failure report includes tax lots that are prevented from being traded.</u>

Claim 2 (Currently Amended) The method of claim 1, wherein the ~~inputted~~ selection ~~criteria~~ <u>criterion</u> includes ~~include~~ (i) identification of the single security, (ii) identification of <u>at least one</u> criterion ~~criteria~~ corresponding to the tax lots, and (iii) identification of <u>at least one criterion</u> ~~criteria~~ corresponding to the plurality of accounts.

Claim 3 (Currently Amended) The method of claim 2, wherein the identified <u>at least one</u> tax lot ~~criteria~~ <u>criterion</u> ~~include~~ <u>includes</u> at least one of tax filter rules and gain/loss rules.

Claim 4 (Original) The method of claim 3, wherein the tax filter rules include at least one of a short term rollover criterion and a wash sale criterion.

Claim 5 (Original) The method of claim 3, wherein the gain/loss rules include selection criteria based on at least one of cost, gain, loss and tax liability.

Claim 6 (Currently Amended) The method of claim 2, wherein the <u>at least one</u> account ~~criteria~~ <u>criterion</u> ~~include~~ <u>includes</u> one of selecting as the plurality of accounts all accounts for which

account profiles are maintained and selecting the plurality of accounts from the accounts for

which account profiles are maintained based on selected account profile information.

Claim 7 (Currently Amended) The method of claim 1, further comprising:

    receiving security price information for the single security;

    receiving tax rate information for each of the plurality of accounts; and

    receiving tax lot information for each of the plurality of accounts;

    wherein the generating of the trading proposal includes computing gain/loss and tax

liability information for each of the tax lots, applying the at least one selection criteria criterion to

the computed gain/loss and tax liability information, and identifying the computed gain/loss and

tax liability information for tax lots that satisfy the at least one selection criteria criterion.

Claim 8 (Currently Amended) The method of claim 7, further comprising:

    outputting at least one of the trading proposal[[,]] and [[a]] the failure report, wherein the

failure report including includes the computed gain/loss and tax liability information for tax lots

that do not satisfy the at least one selection criteria criterion.

Claim 9 (Currently Amended) The method of claim 8, further comprising:

    generating reminders to review tax lots identified in the failure report; and

    automatically transmitting the reminders on one or more future dates when the cause of

the failure to satisfy the at least one selection criteria criterion is no longer applicable.

Claim 10 (Currently Amended) The method of claim 9, wherein the reminders are generated with

respect to failed tax lots that are user selectable selected.

Claim 11 (Original) The method of claim 8, further comprising:

    moving a tax lot identified in the failure report to the trading proposal.

Claim 12 (Original) The method of claim 8, wherein at least one of the format and content of the failure report are user selectable.

Claim 13 (Original) The method of claim 7, wherein at least one of the format and content of the trading proposal are user selectable.

Claim 14 (Currently Amended) An article of manufacture ~~for generating a securities trading proposal,~~ comprising:

a computer readable medium; and

computer programming stored on the computer readable medium, wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive, via an input device, <u>at least one</u> selection ~~criteria~~ <u>criterion</u>; ~~and~~

generate a trading proposal, based on the <u>at least one</u> selection ~~criteria~~ <u>criterion</u>, for tax lots of a single security across a plurality of <u>investor</u> accounts<u>; and</u>

<u>generate a failure report if any tax lots do not satisfy the at least one selection criterion, wherein the failure report includes tax lots that are prevented from being traded.</u>

Claim 15 (Currently Amended) The article of manufacture of claim 14, wherein the ~~inputted~~ <u>at least one</u> selection ~~criteria~~ <u>criterion</u> ~~include~~ <u>includes</u> (i) identification of the single security, (ii) identification of <u>at least one</u> ~~criteria~~ <u>criterion</u> corresponding to the tax lots, and (iii) identification of <u>at least one</u> ~~criteria~~ <u>criterion</u> corresponding to the plurality of accounts.

Claim 16 (Currently Amended) The article of manufacture of claim 15, wherein the identified <u>at least one</u> tax lot ~~criteria~~ <u>criterion</u> ~~include~~ <u>includes</u> at least one of tax filter rules and gain/loss rules.

Claim 17 (Original) The article of manufacture of claim 16, wherein the tax filter rules include at

least one of a short term rollover criterion and a wash sale criterion.

Claim 18 (Original) The article of manufacture of claim 16, wherein the gain/loss rules include selection criteria based on at least one of cost, gain, loss and tax liability.

Claim 19 (Currently Amended) The article of manufacture of claim 15, wherein the at least one account ~~criteria~~ criterion ~~include~~ includes one of selecting as the plurality of accounts all accounts for which account profiles are maintained, and selecting the plurality of accounts from the accounts for which account profiles are maintained, based on selected account profile information.

Claim 20 (Currently Amended) The article of manufacture of claim 14, wherein, in order to generate the trading proposal, the computer readable medium is further readable to cause the computer to:

   ~~receiving~~ receive security price information for the single security;

   ~~receiving~~ receive tax rate information for each of the plurality of investor accounts; and

   ~~receiving~~ receive tax lot information for each of the plurality of investor accounts;

wherein the ~~generating~~ generation of the trading proposal includes computing gain/loss and tax liability information for each of the tax lots, applying the at least one selection ~~criteria~~ criterion to the computed gain/loss and tax liability information, and identifying the computed gain/loss and tax liability information for tax lots that satisfy the at least one selection ~~criteria~~ criterion.

Claim 21 (Currently Amended) The article of manufacture of claim 20, wherein the computer readable medium is further readable to cause the computer to:

   output at least one of the trading proposal[[,]] and [[a]] the failure report, wherein the failure report ~~including~~ includes the computed gain/loss and tax liability information for tax lots that do not satisfy the at least one selection ~~criteria~~ criterion.

Claim 22 (Currently Amended) The article of manufacture of claim 21, wherein the computer readable medium is further readable to cause the computer to:

    generate reminders to review tax lots identified in the failure report; and

    automatically transmit the reminders on one or more future dates when the cause of the failure to satisfy the at least one selection criteria criterion is no longer applicable.

Claim 23 (Currently Amended) The article of manufacture of claim 22, wherein the reminders are generated with respect to failed tax lots that are user selectable selected.

Claim 24 (Original) The article of manufacture of claim 21, wherein the computer readable medium is further readable to cause the computer to:

    move a tax lot identified on the failure report to the trading proposal.

Claim 25 (Original) The article of manufacture of claim 21, wherein at least one of the content and format of the failure report are user selectable.

Claim 26 (Original) The article of manufacture of claim 20, wherein at least one of the content and format of the trading proposal are user selectable.

Claim 27 (Currently Amended) A system for generating a securities trading proposal, comprising:

    a memory configured to store tax lot information for securities held in multiple investor accounts; and

    a processor configured to receive at least one selection criteria criterion from an input device, and to generate a securities trading proposal, based on the at least one selection criteria criterion and the stored tax lot information, for tax lots of a single security across a plurality of the multiple investor accounts, and to generate a failure report if any tax lots do not satisfy the at

least one selection criterion, wherein the failure report includes tax lots that are prevented from being traded .

Claim 28 (Currently Amended) The system of claim 27, wherein the received at least one selection ~~criteria~~ criterion ~~include~~ includes (i) identification of the single security, (ii) identification of at least one ~~criteria~~ criterion corresponding to the tax lots, and (iii) identification of at least one ~~criteria~~ criterion corresponding to the plurality of accounts.

Claim 29 (Currently Amended) The system of claim 28, wherein the identified at least one tax lot ~~criteria~~ criterion ~~include~~ includes at least one of tax filter rules and gain/loss rules.

Claim 30 (Original) The system of claim 29, wherein the tax filter rules include at least one of a short term rollover criterion and a wash sale criterion.

Claim 31 (Original) The system of claim 29, wherein the gain loss rules include selection criteria based on at least one of cost, gain, loss and tax liability.

Claim 32 (Currently Amended) The system of claim 28, wherein the identified at least one account ~~criteria~~ criterion ~~include~~ includes one of selecting as the plurality of accounts all accounts for which account profiles are maintained, and selecting the plurality of accounts from the accounts for which account profiles are maintained, based on selected account profile information.

Claim 33 (Currently Amended) The system of claim 27, wherein the processor is further configured to:

      receive security price information for the single security;

      receive tax rate information for each of the plurality of accounts; and

      retrieve the stored tax lot information for each of the plurality of accounts;

wherein the generation of the trading proposal includes computing gain/loss and tax liability information for each of the tax lots, applying the at least one selection criteria criterion to the computed gain/loss and tax liability information, and identifying the computed gain/loss and tax liability information for tax lots that satisfy the at least one selection criteria criterion.

Claim 34 (Currently Amended) The system of claim 33, wherein the processor is further configured to output to an output device at least one of the trading proposal[[,]] and [[a]] the failure report, wherein the failure report including includes the computed gain/loss and tax liability information for tax lots that do not satisfy the at least one selection criteria criterion.

Claim 35 (Currently Amended) The system of claim 34, wherein the processor is further configured to:
 generate reminders to review tax lots identified in the failure report; and
 automatically transmit the reminders on one or more future dates when the cause of the failure to satisfy the at least one selection criteria criterion is no longer applicable.

Claim 36 (Currently Amended) The system of claim 35, wherein the reminders are generated with respect to failed tax lots that are user selectable selected.

Claim 37 (Original) The system of claim 34, wherein the processor is further configured to move a tax lot identified on the failure report to the trading proposal.

Claim 38 (Original) The system of claim 34, wherein at least one of the content and format of the failure report are user selectable.

Claim 39 (Original) The system of claim 33, wherein at least one of the content and format of the trading proposal are user selectable.

Claim 40 (New) A method comprising:

receiving at least one selection criterion, including identification of a single security;

receiving security price information for the single security;

receiving tax rate information for each of a plurality of accounts;

receiving tax lot information for tax lots of the single security in each of the plurality of accounts; and

generating a securities trading proposal, based upon the at least one selection criterion, the security price information, the tax rate information, and the tax lot information, for the tax lots of the single security across the plurality of accounts.